

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

In re:

CHARLES ANTONIO CROFF

Debtor(s)

Case No. A18-69002-JWC

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**STANDING CHAPTER 13 TRUSTEE'S FINAL REPORT AND ACCOUNT**

Nancy Whaley, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/09/2018.
- 2) The plan was confirmed on 05/01/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/19/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 04/07/2020.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$84,629.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,882.50
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$10,882.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,994.24
Court Costs	\$0.00
Trustee Expenses & Compensation	\$624.86
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,619.10**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Unsecured	NA	8,719.91	8,719.91	0.00	0.00
ALLY FINANCIAL	Secured	20,807.00	12,500.00	12,500.00	1,563.05	685.76
CAPITAL ONE BANK (USA), N.A. B'	Unsecured	950.00	950.18	950.18	0.00	0.00
COVINGTON CREDIT OF GEORGIA I	Unsecured	894.00	849.48	849.48	0.00	0.00
CROWN RIVER HOMEOWNERS ASS	Secured	300.00	546.00	546.00	164.27	0.00
ACCEPTANCE NOW	Unsecured	0.00	NA	NA	0.00	0.00
GEORGIA DEPARTMENT OF REVEN	Priority	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	NA	NA	0.00	0.00
ACCEPTANCE NOW	Unsecured	0.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
ATLANTA MEDICAL CENTER	Unsecured	1,600.00	NA	NA	0.00	0.00
CARFINANCE.COM	Unsecured	0.00	NA	NA	0.00	0.00
CB/PIER1	Unsecured	0.00	NA	NA	0.00	0.00
CITI AUTO	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK/PIER 1	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK/PIER 1	Unsecured	0.00	NA	NA	0.00	0.00
COMENITYBANK/VICTORIA	Unsecured	0.00	NA	NA	0.00	0.00
COMENITYBANK/VICTORIA	Unsecured	0.00	NA	NA	0.00	0.00
COMENITYCB/FOREVER21	Unsecured	0.00	NA	NA	0.00	0.00
COMENITYCB/FOREVER21	Unsecured	0.00	NA	NA	0.00	0.00
COMENITYCB/HSN	Unsecured	0.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING	Unsecured	1,299.00	NA	NA	0.00	0.00
TIMEPAYMENT CORP	Unsecured	0.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	352.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	0.00	NA	NA	0.00	0.00
WORLD FINANCE CORPORAT	Unsecured	0.00	NA	NA	0.00	0.00
WORLD FINANCE CORPORAT	Unsecured	0.00	NA	NA	0.00	0.00
WORLD FINANCE CORPORAT	Unsecured	0.00	NA	NA	0.00	0.00
WORLD FINANCE CORPORAT	Unsecured	0.00	NA	NA	0.00	0.00
WORLD FINANCE CORPORAT	Unsecured	0.00	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WORLD FINANCE CORPORAT	Unsecured	0.00	NA	NA	0.00	0.00
WORLD FINANCE CORPORAT	Unsecured	0.00	NA	NA	0.00	0.00
WORLD FINANCE CORPORAT	Unsecured	0.00	NA	NA	0.00	0.00
WORLD FINANCE CORPORAT	Unsecured	0.00	NA	NA	0.00	0.00
WORLD FINANCE CORPORAT	Unsecured	0.00	NA	NA	0.00	0.00
WORLD FINANCE CORPORAT	Unsecured	0.00	NA	NA	0.00	0.00
WST SHMRK	Unsecured	970.00	NA	NA	0.00	0.00
COVINGTON CREDIT/SMC	Unsecured	0.00	NA	NA	0.00	0.00
EMORY HEALTHCARE	Unsecured	0.00	NA	NA	0.00	0.00
I C SYSTEM	Unsecured	98.00	NA	NA	0.00	0.00
KAY JEWELERS/GENESIS	Unsecured	294.00	NA	NA	0.00	0.00
SYNCB/MC	Unsecured	0.00	NA	NA	0.00	0.00
ZEBIT	Unsecured	1,720.00	NA	NA	0.00	0.00
SOUTHWEST AIRLINES FCU	Secured	12,180.00	12,520.65	12,520.65	1,390.30	408.63
TIMEPAYMENT CORP	Unsecured	9,247.00	8,399.60	8,399.60	0.00	0.00
TIMEPAYMENT CORP	Unsecured	11,133.00	8,581.82	8,581.82	0.00	0.00
W.S. BADCOCK CORPORATION	Secured	1,400.00	0.00	3,134.80	0.00	0.00
WELLS FARGO BANK, N.A.	Secured	2,917.53	2,917.53	2,917.53	549.37	0.00
WESTERN SHAMROCK CORPORAT	Unsecured	0.00	955.87	955.87	0.00	0.00
WORLD FINANCE CORPORATION	Secured	2,520.00	500.00	500.00	500.00	2.02
WORLD FINANCE CORPORATION	Unsecured	NA	1,725.14	1,725.14	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,917.53	\$549.37	\$0.00
Debt Secured by Vehicle	\$25,020.65	\$2,953.35	\$1,094.39
All Other Secured	\$4,180.80	\$664.27	\$2.02
<b>TOTAL SECURED:</b>	<b>\$32,118.98</b>	<b>\$4,166.99</b>	<b>\$1,096.41</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$30,182.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,619.10</u>
Disbursements to Creditors	<u>\$5,263.40</u>

**TOTAL DISBURSEMENTS :** **\$10,882.50**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/21/2020

By: /s/ Nancy Whaley

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**CERTIFICATE OF SERVICE**

Case No. A18-69002-JWC

This is to certify that I have this day served the following with a copy of the foregoing Trustee's Final Report by depositing in the United States mail a copy of same in a properly addressed envelope with adequate postage thereon.

**Debtor(s):**

CHARLES ANTONIO CROFF  
4845 PRICE STREET  
FOREST PARK, GA 30297

**Attorney for the Debtor(s):**

STANTON AND WORTHY, LLC  
547 PONCE DE LEON AVENUE NE  
SUITE 150  
ATLANTA, GA 30308

This the 21st day of April, 2020.

/s/

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Nancy J. Whaley  
Standing Chapter 13 Trustee  
State Bar No. 377941  
303 Peachtree Center Avenue, NE  
Suite 120  
Atlanta, GA 30303  
678-992-1201